

**DECLARATION OF
JEANNE O'CONNOR
EXHIBIT F**

From: Jeanne O'Connor
Sent: Monday, November 20, 2006 2:25:43 PM
To: Cynthia D Stern
Subject: Re: Borrowing PTO Days

Cinday:

Did she ever update the FMLA form?

Jeanne O'Connor

VP, Customer Acquisition, Cross-Sales & Retention

Customer Marketing Group

AXA Equitable/1290 Ave. of the Americas, 7th fl./New York, NY 10104

Phone: (212) 314-2955/Fax: (212) 707-7775

jeanne_o'connor@mony.com

Cynthia D Stern

11/20/2006 12:09 PM

To: Jeanne O'Connor/Distribution Communication/MONY@AXA-EQUITABLE

cc:

Subject: Re: Borrowing PTO Days

They are borrowed against the next year's PTO days.

Cindy Stern

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-----Jeanne O'Connor/Distribution Communication/MONY wrote: -----

To: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable

From: Jeanne O'Connor/Distribution Communication/MONY

Date: 11/17/2006 01:28PM

Subject: Re: Borrowing PTO Days

So are borrowed days unpaid or borrowed against the following year?

Jeanne O'Connor

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Cynthia D Stern

Cynthia D Stern

11/16/2006 05:21 PM

To: Jeanne O'Connor

cc:

Subject: Borrowing PTO Days

According to the Management Guide:

Employees with at least one year of service and satisfactory performance may borrow PTO up to 5 times the monthly PTO accrual (10 days). Borrowing PTO requires the employee's written request and written approval by the employee's manager.

Liz has another PTO day scheduled for next week - how do you want to handle?

Cindy Stern
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